Bloomington Housing Authority 1007 N. Summit Street Bloomington, Indiana 47404 812-339-3491 Fax: 812-339-7177

Program Contact:

Jessica Craig jcraig@blha.net

Leon Gordon lgordon@blha.net







QUALIFIED RENTER ENDORSEMENT

PROGRAM BENEFITS:

FINANCIAL SUPPORT

- Reimbursement for damages caused by tenant beyond normal wear and tear that exceeds the amount of the security deposit.
- Reimbursement for unpaid rent in the event of eviction or abandonment of the rental.

ONGOING TENANT SUPPORT

- Regular check-ins and case management services to help navigate common hurdles.
- Mediation and intervention in the event of a landlord or tenant concern.

RENTER EDUCATION CERTIFICATION

- Tenant education seminar is required for all LRMF endorsed renters.
- Find tenants who understand their responsibilities ad are committed to being successful renters after completing the BHA Tenant

LANDLORD RISK MITIGATION FUND

LRMF Referral Guide

Dear Landlord and/or Property Manager:

Have you ever been in the position where you had to deny a family you really wanted to help? The Bloomington Housing Authority would like to partner with you for referrals to a special program we think you'd be interested in that could mitigate your risk for potential damages (e.g., unpaid rent, physical damage, etc.) as a result of a troubled tenancy.

As a landlord we understand you have criteria for approving tenancy and we want to offer our program as a resource that would give you more security to proceed with renting to an applicant you would have had to otherwise deny for such things as poor credit, rental history, or past legal troubles. If for any reason a renter/applicant does not meet your acceptance criteria, the BHA kindly asks that you would reconsider leasing to that applicant with a financial endorsement of a \$2,000 reimbursement being made available on that household's behalf through the Landlord Risk Mitigation Fund (LRMF).

BHA's LRMF will provide financial reimbursement of up to \$2,000 to decrease the

BHA's LRMF will provide financial reimbursement of up to \$2,000 to decrease the risk of financial loss in the event of damages or lost rent beyond the amount of the original security deposit. The applicant would need to enroll and complete our tenant education seminar to be eligible for endorsement.

If you would like to make a referral please complete the attached paperwork and schedule a lease signing with our program staff.

Warmly,

Leon Gordon

Administrative Director Bloomington Housing Authority



ABOUT THE LANDLORD RISK MITIGATION FUND: This program seeks to support property managers/landlords in their decisions to rent to potential tenants that perhaps fall shy of their screening criteria. We believe that everyone deserves a place to live and a chance to prove themselves worthy. Have an applicant with: Poor Credit? Prior Eviction? Difficult Past? This program offers landlords the financial security (of up to \$2000) to house a family (or individual) seeking a fresh start.

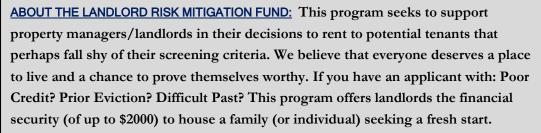
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MEMORANDUM of UNDERSTANDING

Owner/Lessor (henceforth referred to as "Partnering Landlord), agrees to participate as a referring partner for the Landlord Risk Mitigation Fund (LRMF) program facilitated by the Bloomington Housing Authority (BHA). In doing so, the Partnering Landlord agrees to the following terms/conditions:

- (1) Acknowledges that the act of referring a prospective tenant for financial endorsement via the Landlord Risk Mitigation Fund (LRMF) program, is the same as extending an opportunity to any housing applicant: the chance to remediate an exhibited deficiency with respect to Partnering Landlord's screening criteria.
- (2) Agrees to make referrals in compliance with Fair Housing Law by providing equal professional service without regard to the race, color, religion, gender (sex), disability (handicap), familial status, national origin, sexual orientation or gender identity of any prospective client, customer, or of the residents of any community.
- (3) Acknowledges that as Partnering Landlord, I still have the sole discretion to choose renters for my premises; and, furthermore: my agreement to serve as a Partnering Landlord is in no way a guarantee that a graduate of the LRMF renter education program will be selected as a renter.

Partnering Landlord:	_
Mailing Address:	_
Telephone Number:	_
Email Address:	Signature:
	Date

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REJECT O



Request for Tenancy Endorsement

	Request for Tenancy Endorsement	
Property Owner/		
Lessor:		
Tax ID#		
D :	Head of Household Name:	
Potential Renter/Lessee:	Phone:Email:	
	Other Adults in Household:	
Property Address:		
City Renter's Permit	Is this property located in City Limits? □ No □ Yes If yes, is your renter's permit current/in compliance with HAND? □ No □ Yes	
(if applicable)		
Unit Information:	Monthly Rent Amount \$ Bedroom Size: Deposit Amount \$	
Section 8 Participant?	Does the client have a Section 8 voucher? ☐ Yes ☐ No	
Utilities	Electric: □ Owner Responsibility □ Tenant Responsibility Gas: □ N/A □ Owner Responsibility □ Tenant Responsibility Water: □ Owner Responsibility □ Tenant Responsibility Sewer: □ Owner Responsibility □ Tenant Responsibility Trash: □ Owner Responsibility □ Tenant Responsibility	
Desired Move-In Date		
	Basis for Referral	
Has this household been denied from your rental property? □ Yes □ No		
If no, is this household at risk of not passing your application criteria? Yes		
Reason for referral: □ Inadequate Income □ Rental History □ Legal History □ Credit Score		
□ Normally do not work with Section 8 (if applicable) □ Other:		
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Next Steps:

- 1. Submit this completed paperwork to the BHA office or email to jcraig@blha.net.
- 2. BHA Staff will contact you to schedule a walk through, program contract & dwelling lease signing.
- 3. After step 2 above, Landlord will need to provide copy of Occupancy Permit (independent landlords), Signed Lease Agreement (non-section 8 clients), and W-9.

